UNITED STATES BANKRUPTCY COURT

Northern District of Texas (Dallas)

In re Larry John Jackson and Deborah Ruth Jackson
Debtor

Case No. 12-31599
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JP Morgan Chase Bank, N.A.

Court claim no. (if known): 17

Last four digits of any number you use to identify the debtor's account: 4751

Date of payment change: 07/01/2013
Must be at least 21 days after date of this notice

New total payment: $1,160.95
Principal, Interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $387.94 New escrow payment: $437.26

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: ____ New interest rate: ____
Current principal and interest payment: ____ New principal and interest payment: ____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: ____

Current mortgage payment: ____ New mortgage payment: ____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☑ I am the creditor. ☐ I am the creditor's authorized agent. (Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Andrew Fulenchek
Unit Manager Home Equity BK
(Approved by: Marlene Slade)

Date 06/07/2013

Print: Andrew Fulenchek

Title Unit Manager Home Equity BK
(Approved by: Marlene Slade)

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:
Phone: 866-243-5851
Email: gm.bk.escalated@jpmchase.com

UNITED STATES BANKRUPTCY COURT

Northern District of Texas (Dallas)

Chapter 13 No. 12-31599

In re:

Judge: Stacey G. Jernigan

Larry John Jackson and Deborah Ruth Jackson

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on June 07, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor:
Larry John Jackson
Deborah Ruth Jackson
2718 Francisco Dr.
Garland, TX 75044

Debtor's Attorney:
Weldon Reed Allmand
Allmand Law Firm, PLLC
5646 Milton St., Ste. 120
Dallas, TX 75206

Trustee:
Thomas Powers
125 E. John Carpenter Frwy., Suite 1100
Irving, TX 75062-2288

/s/ Bill Taylor

Authorized Agent

CHASE

Customer Service Center 1-800-848-9136
Monday - Friday 8 a.m. - 12 a.m.(ET)
Saturday 8 a.m. - 8 p.m. (ET)
Hearing Impaired (TDD) 1-800-582-0542

10766 ECA Z 08113 C - BRE ZE
DEBORAH JACKSON
LARRY JACKSON
2718 FRANCISCO DR
GARLAND TX 75044-3760

Escrow: Taxes and Insurance Statement

Loan Number	[redacted]
Statement Date	03/22/2013
Review Period	05/2012 to 06/2013
Escrow Shortage	**$369.88**

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 07/01/2013
Principal & Interest	$723.69	$723.69
Escrow Account Deposit	$387.94	$406.44
Plus: Account Balancer/Shortage	$0.00	$30.82
Total Payment Amount	**$1,111.63**	**$1,160.95**

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. **Other online bill payment service or military allotment customers:** If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short $369.88.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall $369.88 short of the minimum required balance of $812.88 in the next 12 months.

You have three options to pay the shortage:

Option 1: **Pay All of the shortage now.**
Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 07/01/13, your monthly mortgage payment will be $1,130.13 starting 07/01/13.

Option 2: **Pay part of the shortage now.**
Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.

Option 3: **Pay nothing now.**
The $369.88 will be divided among the next 12 months. We will add $30.82 to your monthly mortgage payments. Your new monthly payment will be $1,160.95 starting 07/01/13.

0000001 1824 130322 Page 1 of 2 10766

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼

CHASE

DEBORAH JACKSON
LARRY JACKSON

Loan Number	[redacted]
Statement Date	03/22/2013
Escrow Shortage	**$369.88**

Important: Please return this coupon with your check.

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short $369.88. I have enclosed a check for:

☐ **Option 1:** $369.88, the total shortage amount. I understand that if this is received by 07/01/13 my monthly mortgage payment will be $1,130.13 starting 07/01/13.

☐ **Option 2:** $ ________________, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Make your check payable to Chase and please include your loan number on your check.

[redacted] 313002 00036988 00000000 00000000 00007

Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.[1]

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

$812.88	Your minimum required balance
$443.00	Your estimated lowest account balance for [redacted]
$369.88	**Your escrow account shortage**

[1]See the "Estimated Escrow Account Activity" chart in this statement.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was $1,111.63. Your mortgage payment includes principal and interest $723.69 and escrow money $387.94.
- At the time of your last escrow account review, your expected lowest balance was $775.88. The chart below shows that your actual lowest escrow balance was $553.89.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: May 2012 to June 2013

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				$2,327.54	$1,933.97
05/2012	Deposit	$387.94	$387.94		$2,715.48	$2,321.91
06/2012	Deposit	$387.94	$775.88	*	$3,103.42	$3,097.79
07/2012	Deposit	$387.94	$5.63	*	$3,491.36	$3,103.42
08/2012	Deposit	$387.94	$1,163.82	*	$3,879.30	$4,267.24
09/2012	Deposit	$387.94	$0.00	*	$4,267.24	$4,267.24
10/2012	Deposit	$387.94	$387.94		$4,655.18	$4,655.18
11/2012	Deposit Withdrawal - HOMEOWNER IN	$387.94 $1,637.00	$775.88 $0.00	* *	$3,406.12	$5,431.06
11/2012	Withdrawal - SCHOOL TAX		$1,485.91	*	$3,406.12	$3,945.15
11/2012	Withdrawal - COUNTY TAX		$687.48	*	$3,406.12	$3,257.67
11/2012	Withdrawal - CITY TAX		$865.78	*	$3,406.12	$2,391.89
12/2012	Deposit Withdrawal - SCHOOL TAX	$387.94 $1,485.91	$0.00 $0.00	* *	$2,308.15	$2,391.89
12/2012	Withdrawal - COUNTY TAX	$666.49	$0.00	*	$1,641.66	$2,391.89
12/2012	Withdrawal - CITY TAX	$865.78	$0.00	*	$775.88	$2,391.89
12/2012	Withdrawal - HOMEOWNER IN		$1,838.00	*	$775.88	$553.89

(Continued)

CHASE

Escrow: Taxes and Insurance Statement

Loan Number	[redacted]
Statement Date	03/22/2013
Review Period	05/2012 to 06/2013
Escrow Shortage	**$369.88**

10766 ECA Z 08113 C - BRE ZE
DEBORAH JACKSON
LARRY JACKSON
2718 FRANCISCO DR
GARLAND TX 75044-3760

This Year: May 2012 to June 2013 (continued)

Date	Activity	Estimated Amount	Actual Amount		Estimated Escrow Balance	Actual Escrow Balance
01/2013	Deposit	$387.94	$387.94		$1,163.82	$941.83
02/2013	Deposit	$387.94	$387.94		$1,551.76	$1,329.77
03/2013	Deposit	$387.94	$387.94		$1,939.70	$1,717.71
04/2013	Deposit	$387.94	$387.94	E	$2,327.64	$2,105.65
05/2013	Deposit		$387.94	E	$2,327.64	$2,493.59
06/2013	Deposit		$387.94	E	$2,327.64	$2,881.53
	Total Deposits	$4,655.28	$5,824.73			
	Total Withdrawals	$4,655.18	$4,877.17			
	Account Balance as of 06/2013					$2,881.53

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of $406.44 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of $443.00 in December 2013 (highlighted below). That is $369.88 short of your minimum required balance of $812.88.

Next Year: July 2013 to June 2014

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				$2,881.53
07/2013	Deposit	$406.44		$3,287.97	
08/2013	Deposit	$406.44		$3,694.41	
09/2013	Deposit	$406.44		$4,100.85	
10/2013	Deposit	$406.44		$4,507.29	
11/2013	Deposit Withdrawal - HOMEOWNER IN	$406.44 $1,838.00		$3,075.73	
12/2013	Deposit Withdrawal - SCHOOL TAX	$406.44 $1,485.91		$1,996.26	
12/2013	Withdrawal - COUNTY TAX	$687.48		$1,308.78	
12/2013	Withdrawal - CITY TAX	$865.78		$443.00	
01/2014	Deposit	$406.44		$849.44	
02/2014	Deposit	$406.44		$1,255.88	
03/2014	Deposit	$406.44		$1,662.32	
04/2014	Deposit	$406.44		$2,068.76	
05/2014	Deposit	$406.44		$2,475.20	
06/2014	Deposit	$406.44		$2,881.64	
	Total Estimated Deposits	$4,877.28			
	Total Estimated Withdrawals	$4,877.17			
	Estimated Account Balance as of June 2014			$2,881.64	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			**Insurance**		
Item	**Annual Expense**	**Anticipated Date(s) of Payment**	**Item**	**Annual Expense**	**Anticipated Date(s) of Payment**
SCHOOL TAX	$1,485.91	December 13	HOMEOWNER IN	$1,838.00	November 13

(Continued)

0000001 1824 130322 Page 2 of 2 10766

Expected Escrow Account Payments (Continued)

Tax			Insurance		
Item	**Annual Expense**	**Anticipated Date(s) of Payment**	**Item**	**Annual Expense**	**Anticipated Date(s) of Payment**
COUNTY TAX	$687.48	December 13			
CITY TAX	$865.78	December 13			

Total Tax and Insurance Monthly Payment Amount = $406.44

0815062001001107662